

Relationship marketing strategies in Algerian banks: Between digital innovation and customer loyalty challenges

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Abstract:

This article explores the implementation of relationship marketing within the Algerian banking sector, with a particular emphasis on customer retention strategies. It scrutinizes the methodologies employed by both public and foreign private banks in a competitive and evolving landscape. A qualitative survey was executed across five branches in Tizi-Ouzou, utilizing semi-structured interviews with branch managers to gather insights. The findings reveal that relationship marketing is less systematically integrated in public banks as opposed to foreign private banks, where it plays a pivotal role. This study further underscores the supremacy of human interactions over the digitalization of banking services and advocates for a balanced approach between centralization and decentralization of marketing strategies to aptly cater to regional nuances.

Keywords: *Back Office, Marketing, Relationship, Banking Customer, Strategy.*

Jel Classification Codes : *M31; G21.*

1. Introduction :

Relationship marketing fundamentally differs from transactional marketing in its primary objective. Unlike transactional marketing, which focuses on immediate product sales, relationship marketing aims to retain customers and build long-term relationships. This approach requires substantial investments in both technological and human resources to strengthen mutual commitment and reduce the costs associated with potential changes in partnership. It also involves continuous efforts to deeply understand customer needs and expectations, thereby fostering loyalty and ensuring long-term cooperation (Des Garets, Paquerot, & Sueur, 2009).

Relationship marketing is particularly relevant in the banking sector, where competition is intensified by a diverse range of financial products. Given the intangible nature of banking services and the unique characteristics of banking products, primarily money, a customer-oriented marketing strategy becomes essential. This relational approach is crucial in establishing trust, a central element in an industry where financial products are often perceived as complex and inherently risky by consumers.

Berry and Gresham (1986) highlighted that a relational approach is particularly significant when "the consumer requires personal and/or sales service." Additionally, various scholars emphasize that retaining existing customers is more cost-effective than acquiring new ones, which significantly reduces financial burdens for banking institutions (Reichheld and Sasser, 1990; Peppers and Rogers, 1993; Reichheld, 1993).

The Algerian banking sector is undergoing significant transformations, characterized by the entry of foreign private banks, increasing digitalization, and a clientele that is becoming more demanding in terms of service quality. In this evolving landscape, the adoption of a relationship marketing strategy is a strategic necessity. This descriptive and exploratory study aims to analyze the initiatives undertaken by Algerian banks, both public and foreign private, to enhance customer loyalty through personalized relationship-building efforts.

To achieve this objective, a qualitative survey was conducted across five bank branches in the wilaya of Tizi Ouzou, including both public and foreign private institutions. Data was collected through semi-structured interviews with branch managers, allowing for a comparative analysis of the loyalty strategies adopted by these different banking entities.

This study first presents the theoretical framework based on an extensive literature review of relationship marketing. It then details the methodology and findings before concluding with a discussion of future empirical and theoretical perspectives.

2. Theoretical framework of bank Relationship marketing

In the following, we will briefly define the concept of relationship marketing and then present the practices and strategies of relationship marketing in the banking sector and similar sectors identified in the literature.

2.1. Presentation and Definition of Relationship Marketing

Originally introduced by Berry in 1983, relationship marketing is distinguished by its procedural and dynamic nature. It is defined as a comprehensive set of strategic actions implemented by an organization to establish, maintain, and enhance long-term, mutually beneficial relationships with

customers (Berry, 1995; Gronroos, 1990). This approach places a strong emphasis on the personalization of interactions and the active involvement of customers, both of which have become indispensable in today's highly competitive business environment. This is supported by research from Meyer-Waarden and Volle (2012), as well as Madhavaiah and Rao (2007), who highlight the growing importance of personalized engagement in customer retention and business sustainability.

Relationship marketing has emerged as a response to the rapid and profound transformations occurring in social and economic domains. Several key factors have contributed to its evolution, including advancements in information and communication technologies, globalization and intensified market competition, and increasingly sophisticated consumer expectations.

These technological developments have reshaped distribution, communication, and advertising channels, fundamentally altering the nature of interactions between businesses and consumers. Furthermore, the escalating competition within the service sector has driven organizations to adopt customer-centric strategies, fostering long-term, value-based relationships that contribute to sustained business growth (Bitner, 1995; Buttle, 1996; Kandampully & Duddy, 1999).

2.2. Relationship marketing strategies in the banking sector

The primary objective of relationship marketing is to develop, nurture, and sustain successful relational exchanges. Achieving this objective requires the establishment of a strong foundation built on trust and commitment. Morgan and Hunt (1994) assert that effective relationship marketing is fundamentally dependent on two crucial mediating factors: relational commitment and trust. These elements are essential for fostering cooperation between partners and ensuring long-term customer engagement.

Within the banking sector, the significance of trust and commitment is amplified due to the distinctive nature of financial services. As Berry (1995) explains, banking services are often difficult for customers to evaluate prior to usage, and their complexity may persist even after they have been experienced. This inherent intangibility places trust at the core of relationship marketing, serving as a critical tool for reducing uncertainty and strengthening the connection between banks and their customers.

Despite extensive research on relationship marketing in the banking sector, much of the academic discourse has focused on examining the impact of various factors such as community relationship management, customer commitment, and brand trust on customer loyalty within financial institutions. However, while relationship marketing strategies in banks and other service-oriented industries have been widely studied, there remains a notable gap in research concerning the specific implementation of these strategies, particularly within the back office.

The back office plays a crucial role in ensuring the smooth and efficient execution of internal processes that support customer interactions. Nevertheless, this aspect of relationship marketing is often overlooked, especially in banking environments characterized by market fluctuations and regulatory changes.

A substantial body of research has explored relationship marketing strategies aimed at fostering long-lasting customer relationships. The table below presents a synthesis of key actions required for the effective deployment of these strategies, drawing from both foundational studies and contemporary research focused on banking institutions and similar service industries.

Table (1). Summary of Bank Relationship Marketing Strategies and Practices Identified in the Literature

Articles	Relationship marketing strategy mentioned
(Adamson, Chan, & Handford, 2003)	Treat the customer with respect and consideration. Effective communication. Build a mutually beneficial relationship for both the company and the customer ("win-win" relationship). Focus on customer needs and expectations.
(Berry, 1995)	Offer additional benefits to customers (Increased services). Promote customer relationships through pricing. Establish individualized relationships. Internal marketing.
(Crosby, Evans, & Cowles, 1990)	The article concludes that improving relational quality through effective communication, appropriate actions, and a deep understanding of the social dynamics of interactions between buyers and sellers is crucial for enhancing sales effectiveness and establishing lasting relationships.
(Ivens & Mayrhofer, 2003)	Long-term orientation, use of customer data, personalized marketing, loyalty programs, community engagement, feedback mechanisms, service offerings, and effective communication. Develop a relational culture among employees. Human interactions and relationship quality; moderate use of power.
(Kotler, LANE, DUBOIS, & MANCEAU, 2006)	Service quality. Internal marketing. Set up a database on customer needs, preferences, contacts, and purchase frequency. Effective complaint management. Develop loyalty programs. Value the most effective employees in customer service. Involve customers in the brand life (co-creation, communities).

Source: literature review

The strategies outlined in the accompanying table highlight various approaches that emphasize two fundamental aspects in establishing and maintaining strong customer relationships: the quality of interactions and organizational adaptability. However, achieving an optimal customer relationship necessitates a well-defined preliminary process. The strength of this relationship largely depends on the bank's strategic orientation, whether it prioritizes a customer-centric or product-centric approach.

The practical implementation of relationship marketing in banking institutions requires significant structural and operational adjustments. These include continuous staff training, the establishment of seamless and authentic communication channels, and substantial investments in gaining a deeper understanding of customer needs, expectations, and behaviors. This is achieved through meticulous segmentation and comprehensive analysis of customer strengths and weaknesses.

Building a long-lasting relationship with customers is not simply a matter of an initial interaction but rather the result of numerous preparatory steps. While these steps often remain invisible to customers, they are essential in fostering trust and ensuring long-term loyalty.

Ultimately, relationship marketing necessitates an organizational transformation that should be regarded as a strategic investment. This transformation extends beyond frontline staff directly engaging with customers; it impacts the institution as a whole, influencing internal processes, decision-making structures, and service delivery strategies.

3. Methodological approach

To achieve the study's objectives, a qualitative methodology was adopted, anchored in multiple case studies (Yin, 2009). Six case studies were selected, comprising three public banks and three foreign private banks. This approach was chosen to enable an in-depth examination of relationship marketing practices in Algerian public and private banks, allowing for a comparative analysis of similarities and differences in their strategies.

Data collection was conducted using a semi-structured interview guide, structured around three key themes: first, the profile of the bank; second, the perception of marketing's significance among bank leaders; and third, the relationship marketing strategies implemented by banking professionals.

The research focused on relationship marketing practices within bank branches located in the wilaya of Tizi Ouzou, Algeria. Interviews were conducted primarily with local agency staff, rather than higher management, as local branches play a crucial role in executing the bank's marketing policies and maintaining direct, daily interactions with customers. Their insights were deemed more relevant in assessing the actual application of relationship marketing strategies.

The data collected from these interviews were systematically processed and analyzed using R software. To maintain ethical integrity and ensure confidentiality, the banks were anonymized using unique identifiers instead of their actual names. The profiles of the studied bank branches are summarized in the table below.

Table 2: Profiles of the studied bank branches and interviewee details

Bank	Legal Status	Quality of the Interviewee
A	Public	Branch Manager
B	Public	Manager
C	Public	Manager
D	Private	Branch Manager
E	Private	Branch Manager
F	Private	Manager

Source : Results of the survey

The word cloud analysis reveals that the core pillars of relationship marketing strategies within the banks revolve around four key elements: segmentation, complaint management, communication, and loyalty. These foundational aspects are increasingly being supported by digitalization, which has become an essential component in meeting modern customer expectations.

4.1. Segmentation modalities

The effectiveness of relationship marketing extends beyond communication strategies; it also relies heavily on precise customer segmentation, which plays a crucial role in improving service quality. A well-defined segmentation strategy enables a deeper understanding of each customer, allowing banks to tailor their approaches accordingly.

Among the surveyed banks, there was a unanimous acknowledgment of the importance of understanding customer needs and characteristics. However, when asked the question, "What segmentation criteria do you consider?", the responses indicated a predominant reliance on quantitative criteria such as age, income, and customer type (individual, business, or professional). Notably, qualitative segmentation, focusing on behavioral aspects such as transaction volume, preferences, and attitudes toward banking products, was rarely mentioned. Statements from bank managers suggest that current segmentation practices remain relatively basic, with only two private banks reporting the use of the CNRC (National Centre for the Register of Commerce) database to identify and target business clients in their prospecting strategies.

Observations during branch visits further revealed that some banks have implemented a structural differentiation strategy within their physical spaces, creating dedicated service areas for businesses and individuals. This segmentation of service points is designed to personalize interactions and better meet the specific needs of different customer segments.

Public banks that participated in the study confirmed the existence of customer databases; however, these databases are not consistently updated. This lack of regular maintenance significantly limits their effectiveness in supporting a robust relationship marketing strategy, ultimately affecting the ability to deliver personalized services.

4.2. Communication strategies

The successful implementation of an effective relationship marketing strategy relies on well-planned and optimized communication. Recognized as a fundamental pillar of relationship marketing, communication plays a crucial role in strengthening customer relationships, as highlighted by numerous researchers.

The findings of our study underscore the significant importance that banks attribute to this dimension. Based on the responses provided by the interviewees, we have identified two main categories of communication channels employed by the banks under study:

4.2.1. Traditional Communication Channels

A. Direct word-of-mouth:

All respondents recognize that the foundation of a trust-based relationship is inherently linked to the quality of service provided. Within this context, word-of-mouth remains one of the most powerful

traditional communication tools, particularly among private banks, which place significant emphasis on its impact.

A private bank branch manager underscored the importance of this factor, stating, *"Negative word-of-mouth against our establishment poses a substantial risk. A satisfied customer serves as a conduit for attracting new clients."* This highlights the crucial role of service quality in shaping customer perceptions and influencing potential clientele through organic recommendations.

B. Online word-of-mouth

The integration of social media platforms is not solely for the dissemination of information but also serves, as Kotler et al. (2022) suggest, as a mechanism for enhancing word-of-mouth communication. All surveyed banks confirmed the existence of an official Facebook page, managed directly by the bank's headquarters, specifically within the marketing department. However, local bank branches do not have any direct involvement in managing these pages. A branch manager elaborated on this structure, stating, *"The communication strategy is centralized at the head office level; the branches act merely as execution points."*

This centralized approach ensures uniformity and coherence in the bank's messaging and branding. While such a strategy is beneficial for maintaining global consistency, it may also reduce direct engagement with customers at the regional level, thereby neglecting socio-economic variations across different areas. Personalized digital engagement could enhance customer trust and responsiveness, particularly in an era where client expectations continue to evolve alongside technological advancements.

C. Interpersonal communication

Findings from the survey reveal that all banks recognize the importance of direct customer interaction within bank branches as a vital communication strategy. A public bank branch manager emphasized this, stating, *"The branch serves as the crucial hub that not only allows us to better understand the client but also to actively promote our products in a direct and personalized manner."* This statement underscores the strategic role of bank branches as the primary interface in fostering customer relationships.

Face-to-face interactions provide an opportunity for personalized service, allowing banks to better assess customer needs and deliver targeted solutions. This personal engagement enhances both customer understanding and service promotion. While technology serves as an essential tool for attracting clients and improving service accessibility, it does not inherently guarantee relationship longevity. A successful marketing strategy cannot rely solely on technological solutions, as customer retention and loyalty are fundamentally built on trust and personal interaction.

A public bank branch manager further highlighted this reality:

"A significant portion of our clientele is not adept with supplementary technologies and requires our guidance to fully understand the services we provide. Many of our clients are unfamiliar with banking terminology and prefer direct conversations with customer service representatives. Indeed, my decade-long experience has reaffirmed that human interaction is crucial in building trust with clients."

This observation reinforces the notion that, despite the increasing digitalization of banking services, a considerable segment of customers still prefers human interactions over automated solutions.

Ensuring that bank personnel are equipped to address customer concerns effectively remains a critical priority.

Given the vital role of human engagement in banking relationships, all stakeholders agree that staff training is a fundamental pillar of their strategic initiatives. One interviewee articulated this necessity, stating, "*Attending to customer interaction moments presents a significant challenge that must be addressed through rigorous team training.*"

Proximity communication B2B:

Survey results indicate that some banks, particularly private institutions, actively adopt a strategy of direct client engagement to promote their products and services. This proactive approach is notably less prevalent among public banks, which tend to adhere to more traditional methods. This strategy serves two primary objectives: first, to offer services that are specifically tailored to the needs of businesses, and second, to expand their base of individual clients.

To achieve this, these banks organize dedicated information days, during which they provide detailed, interactive presentations outlining their procedures and services. This proximity-based strategy highlights their commitment to enhancing the visibility of their offerings while addressing the specific expectations of their diverse customer segments.

Point-of-sale advertising

Regarding advertising, only a limited number of banks utilize television as their primary medium. Instead, most banks prioritize proximity-based strategies, such as hosting open house events at universities, participating in local community events, and distributing promotional materials, such as flyers, directly within their branches. This approach reflects a strategic intent to establish direct engagement with their target audience while optimizing advertising expenditures.

4.2.2. ICT in banking

The banks surveyed employ a diverse range of technological tools to support their operations. Basic technologies, including telephones, email, SMS services, ATMs, and POS terminals, are widely used alongside more advanced digital solutions, such as mobile applications. All participating banks confirmed the existence of a dedicated mobile app aimed at enhancing the customer experience and streamlining interactions with banking services.

According to stakeholders, these applications fulfill a dual purpose: first, they provide customers with easy and intuitive access to banking services, and second, they foster a continuous and seamless connection between the bank and its clients, thereby strengthening customer engagement and trust.

Overall, respondents emphasized the critical role of ICT in their marketing strategies. However, they also acknowledged persistent challenges in extending these technological solutions to a broader customer base. The nature of banking products, primarily centered around financial transactions, contributes to hesitancy among certain customer segments regarding the adoption of mobile banking technologies. As one public bank manager remarked, "*The issue is not the deployment of ICT; the real challenge lies in persuading customers to adopt and actively engage with these technologies.*"

Mail communication is generally discouraged, particularly in public banking institutions, where its usage is minimal. Additionally, the information provided on bank websites is predominantly technical in nature, lacking a customer-centric approach.

4.3. Loyalty techniques

The loyalty strategies implemented by banks focus on enhancing personalized communication with clients while aiming to reduce customer attrition rates. Notably, the surveyed banks do not explicitly incorporate structured loyalty programs into their marketing strategies.

Given the absence of clearly defined loyalty initiatives, the question was reframed as follows: "What exclusive benefits do you offer to your most valued clients?" This revised inquiry provided deeper insights into the existing retention efforts. Findings reveal that loyalty initiatives targeting high-value clients encompass both tangible and intangible rewards, as outlined in the table below.

Table (3). Customer Retention Techniques in Surveyed Banks

Tangible loyalty programs	Gifts, Promotional Packs
Intangible loyalty programs	Preferential Treatment, Birthday Mailings, Special Events

Source : Results of the survey

The findings reveal a notable disparity in the implementation of loyalty initiatives targeting individual clients across different banking institutions. These efforts are primarily directed towards entrepreneurs and high-net-worth clients, particularly in private banks. While individual customers constitute a significant portion of the overall clientele, they rarely receive attractive loyalty incentives, aside from bundled banking service packages.

Promotional offers, gifts, or exclusive benefits for this segment are considerably less frequent. Instead, the loyalty strategy predominantly favors entrepreneurs and major account holders, with gifts and benefits reserved for clients deemed strategically valuable to the bank.

This prioritization of high-income or highly influential clients is economically justifiable; however, it presents a potential risk to the bank's overall brand perception among other customer segments. The emphasis on elite clientele could inadvertently create a sense of exclusion for standard account holders.

Loyalty programs within private banks extend beyond mere tangible rewards. They also encompass preferential treatment, particularly for VIP clients. Such benefits include the ability to negotiate interest rates for businesses and access to exclusive training sessions and informational events tailored to their specific needs. Interviews with bank managers underscore the recognition that today's small-scale client has the potential to evolve into a significant client in the future, highlighting the importance of fostering long-term relationships and client development through personalized engagement strategies.

4.4. Complaint handling

Several scholars regard customer complaints as valuable opportunities for organizations to refine their services and strengthen customer relationships. The banks under review have implemented various channels through which clients can express dissatisfaction and communicate their concerns, including emails and call centers. However, in addition to digital communication, many banks facilitate in-person interactions to address complaints more effectively.

Customer reception centers and email-based complaint submissions are primarily managed by administrative units. When a complaint is received, it is initially processed by these centers before being forwarded to the relevant bank branch for resolution. This procedural structure often leads to delays, resulting in a lack of immediate responsiveness in addressing customer concerns.

Private banks, in particular, emphasize their commitment to ensuring that customers can directly communicate their grievances to customer service representatives, fostering a more personalized and efficient resolution process. A manager from a private bank elaborated, "We are committed to assisting our clients and ensuring constant availability, as maintaining customer loyalty is our priority."

Furthermore, two-thirds of the private banks surveyed reported that each client is assigned a dedicated advisor who provides personalized support, particularly in complaint resolution and financial guidance. These measures reflect the private banking sector's dedication to delivering high-quality customer service and building long-term trust with their clientele.

5. Results discussion

The implementation of relationship marketing is not uniformly observed across public and private banks. Unlike private banks, where significant efforts are dedicated to fostering client relationships, public banks exhibit a more limited engagement in this area. This discrepancy stems from the differing institutional statuses and strategic objectives of public banks. This finding aligns with the conclusions of LALALI & Yaïci (2016), who highlight that banking strategies in Algeria primarily revolve around the sale and distribution of services rather than the development of long-term client relationships.

While banks strive to engage more closely with their customers, relationship marketing has not yet been fully integrated as a fundamental component of their management strategies. Given this, it is advisable for banks to adopt a dual approach, incorporating both transactional and relationship marketing. The former is essential for increasing sales volumes, whereas the latter plays a pivotal role in fostering customer retention and long-term engagement.

One of the key insights from this study is the pronounced emphasis banks place on human interactions with their clients, even in an era dominated by digital transformation. Contrary to prevailing perspectives in the literature, which often position information and communication technologies (ICT) as the primary enabler of customer relationship management, this research underscores the enduring importance of personalized and direct interactions in the banking sector. This observation raises compelling questions for future research, particularly regarding the factors that shape Algerian clients' trust and commitment to their banks.

The preference for face-to-face interaction can, to some extent, be attributed to the challenges associated with the digitalization of banking services. The adaptation process, both for banking staff and customers, presents a significant barrier to the widespread adoption of digital banking solutions. Despite advancements in digital banking tools, a considerable segment of the clientele remains hesitant to transition away from traditional, in-person banking experiences.

Furthermore, the findings highlight the centralized nature of marketing strategies within the surveyed banks. This centralization has played a crucial role in the structured and efficient implementation of relationship marketing initiatives. While a centralized approach ensures message consistency and optimal data management, it is equally important to establish a balance between centralization and decentralization. A more decentralized model would allow banks to tailor their marketing efforts to align with the unique socioeconomic characteristics of different regions, thereby enhancing their relevance and effectiveness.

6. Conclusion

This study set out to examine the application of relationship marketing within the banking sector, with a particular focus on its role in customer retention and brand image enhancement. The findings reveal that Algerian banks, both public and private, are making considerable efforts to provide high-quality services that align with international standards. These efforts are evidenced by significant investments in both technological advancements and human capital, aimed at strengthening and maintaining customer relationships. However, the results also underscore that the relationship marketing strategies employed by public banks remain fragmented and lack a clearly defined strategic framework.

Moreover, the study highlights that relationship marketing in public banks is still underdeveloped. These institutions appear to be strongly influenced by their social mission and institutional legacy, which shape their customer engagement strategies. Additionally, the vast size of their customer base has led them to adopt a predominantly sales-oriented approach, rather than fostering personalized and enduring relationships with their clients.

However, to adapt to evolving customer expectations and maintain a competitive edge, it is essential for banks to integrate both transactional and relationship marketing within their strategic frameworks. While transactional marketing remains fundamental for driving sales growth, relationship marketing plays an equally critical role in enhancing customer loyalty and sustaining long-term client engagement.

Furthermore, the findings suggest that despite substantial investments in digital technologies by both public and private banking institutions, human interactions remain the preferred channel for engaging with customers and addressing complaints. This continued reliance on direct, face-to-face engagement highlights the enduring significance of interpersonal relationships in banking, reinforcing the notion that technology alone cannot replace the value of personalized customer service.

While this study offers valuable insights into the strategic approaches and relationship-building practices adopted by banks, it also opens several promising avenues for future research. One particularly relevant area for further exploration is the potential of artificial intelligence (AI) to revolutionize relationship marketing strategies within the banking sector.

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